

**United States Bankruptcy Court**

WESTERN DISTRICT OF PENNSYLVANIA

**ORDER AND RESCHEDULED MEETING NOTICE**  
NOTICE COMMENCEMENT OF CASE UNDER CHAPTER 13  
OF THE BANKRUPTCY CODE  
MEETING OF CREDITORS, AND FIXING OF DATES

**Case No. 17-21491-JAD**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Joseph D. Caputo  
P.O. Box 5  
Fredericktown, PA 15333

Ruth N. Caputo  
P.O. Box 5  
Fredericktown, PA 15333

Social Security No.:

xxx-xx-7096

xxx-xx-1937

Employer's Tax I.D. No.:

NAME/ADDRESS OF ATTORNEY FOR DEBTOR

Paul W. McElrath Jr.  
McElrath Legal Holdings, LLC.  
1641 Saw Mill Run Boulevard  
Pittsburgh, PA 15210  
Telephone number: 412-765-3606

NAME/ADDRESS OF TRUSTEE

Ronda J. Winnecour  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219  
Telephone number: 412-471-5566

DATE/TIME/LOCATION OF MEETING OF  
CREDITORS

September 18, 2017  
02:00 PM  
3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA  
15219

CONFIRMATION HEARING DATE/TIME/LOC

September 18, 2017  
02:00 PM  
3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA  
15219

**ON AFFIDAVIT OF DEFAULT BY CHAPTER 13 TRUSTEE, FAILURE  
OF THE DEBTOR(S) TO APPEAR AT THE MEETING OF CREDITORS  
WILL RESULT IN DISMISSAL OF THE CASE WITHOUT FURTHER  
NOTICE OR HEARING.**

Dated: 8/10/17

BY THE COURT

Jeffery A. Deller  
Judge

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Joseph D. Caputo  
 Ruth N. Caputo  
 Debtors

Case No. 17-21491-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: bsil  
 Form ID: rsc13

Page 1 of 3  
 Total Noticed: 54

Date Rcvd: Aug 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2017.

db/jdb  
 14401820 +Joseph D. Caputo, Ruth N. Caputo, P.O. Box 5, Fredericktown, PA 15333-0005  
 14401821 +Advanced Recovery System, 901 E 8th Ave Ste 206, King Of Prussia, PA 19406-1354  
 14401821 +Andrew F. Gornall, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 14401823 At&T, Po Box 57907 Attn: Dispute Investigatio, Murray, UT 84157-0907  
 14401866 +CHASE CARD SERVICES, 2901 NORTH WALNUT STREET, ATTN MARK PASCALE, MAIL STOP DE1-1406,  
 WILMINGTON DE 19801-2920  
 (address filed with court: Washington Mutual, Po Box 1093, Northridge, CA 91328)  
 14401824 +Capital One, PO Box 71083, Charlotte, NC 28272-1083  
 14401825 +Certegey, P.O. Box 30046, Tampa, FL 33630-3046  
 14401826 +Chase, Po Box 24696, Columbus, OH 43224-0696  
 14401827 Chase Manhattan Bank, PO Box 830016, Baltimore, MD 21283  
 14401828 Citifinancial, PO Box 830016, Baltimore, MD 21283  
 14401829 +Colonial Acceptance, 312 Fallowfield Ave, Charleroi, PA 15022-1405  
 14401831 +Comenity Bank/Express, Po Box 182789, Columbus, OH 43218-2789  
 14401837 ECS of Pennsylvania, P.O. Box 5020, Knoxville, TN 37950  
 14401835 +Eagle Emergency Care Inc., PO Box 28, Washington, PA 15301-0028  
 14401838 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868  
 14401841 +HVHS, 2 Peartree Way, Beaver, PA 15009-1954  
 14401840 +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
 14401842 +JP Morgan Chase Bank, 7255 Baymeadows Way, Mailstop JAXB2007, Jacksonville, FL 32256-6851  
 14401843 +KML Law Group, Suite 5000-Mellon Independence Center, 701 Market Street,  
 Philadelphia, PA 19106-1538  
 14521962 Louis A. Johnson VA Medical Center, Pne Medical Center Drive, Clarksburg, WV 26301  
 14401846 +Masterfin, 333 South Anita Drive Suite 150, Orange, CA 92868-3320  
 14401848 +Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364  
 14401850 Mon valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095  
 14401851 +National City, Pob 400104, Pittsburgh, PA 15278-0001  
 14401852 +Natl Recover, 4201 Crums Mill Rd, Harrisburg, PA 17112-2893  
 14401853 Nco Fin/55, Po Box 13570, Philadelphia, PA 19101  
 14521973 +PA Department Of Labor & Industry, PO Box 28405, Harrisburg, PA 17128-0001  
 14401857 +Revenue Recovery, P O Box 2698, Knoxville, TN 37901-2698  
 14401859 Sears Roebuck and Co., P.O. Box 2400, Omaha, NE 68103-2400  
 14401862 +United Collect Bureau, 5620 Southwyck Blvd Ste, Toledo, OH 43614-1501  
 14401863 +Verizon Wireless/Great, 1515 Woodfield Rd Stel40, Schaumburg, IL 60173-6046  
 14401864 +Washington Hospital, 155 Wilson Avenue, Washington, PA 15301-3398  
 14401865 +Washington Hospital, ATTN: Ed Scheddy, 155 Wilson Avenue, Washington, PA 15301-3398  
 14401868 +Wfnnb/Express, Po Box 330066, Northglenn, CO 80233-8066  
 14401869 +Windstream, 1720 Galleria Boulevard, Charlotte, NC 28270-2408  
 14401870 +Windstream, Attn: Support Services, 1720 Galleria Blvd., Charlotte, NC 28270-2408  
 14401872 +Zenith Acquisition, 220 John Glenn Dr # 1, Amherst, NY 14228-2246  
 14401836 eCAST Settlement Corp., Post Office Box 35480, Newark, NJ 07193-5480

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 11 2017 01:20:01 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

14401822 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Aug 11 2017 01:20:03 Asset Acceptance,  
 Po Box 2036, Warren, MI 48090-2036  
 14401832 +E-mail/Text: ccusa@ccuhome.com Aug 11 2017 01:19:39 Credit Coll/Usa, Po Box 873,  
 Morgantown, WV 26507-0873  
 14401833 +E-mail/Text: hariasdiaz@creditmanagementcompany.com Aug 11 2017 01:20:21  
 Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956  
 14401834 +E-mail/Text: hariasdiaz@creditmanagementcompany.com Aug 11 2017 01:20:21  
 Credit Management Company, 2121 Noblestown Road, Pittsburg, PA 15205-3956  
 14401839 E-mail/PDF: gecsed@recoverycorp.com Aug 11 2017 01:21:31 Gemb/Jcp, Po Box 984100,  
 El Paso, TX 79998  
 14401844 +E-mail/PDF: resurgentbknofications@resurgent.com Aug 11 2017 01:21:18 LVNV Funding,  
 Citibank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14401845 E-mail/PDF: resurgentbknofications@resurgent.com Aug 11 2017 01:21:18 LVNV Funding,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14401847 +E-mail/Text: bankruptcydpt@mcmeq.com Aug 11 2017 01:20:06 Midland Credit Management,  
 8875 Aero Dr, San Diego, CA 92123-2255  
 14401854 +E-mail/Text: ebn@vativ recovery.com Aug 11 2017 01:19:46 Palisades Collection,  
 210 Sylvan Ave, Englewood, NJ 07632-2510  
 14401855 E-mail/Text: bnc-quantum@quantum3group.com Aug 11 2017 01:19:49 Quantum3 Group LLC,  
 P.O. Box 788, Kirkland, WA 98083-0788  
 14401856 E-mail/PDF: resurgentbknofications@resurgent.com Aug 11 2017 01:21:30  
 Resurgent Capital Services, PO Box 10826, Greenville, SC 29603-0826  
 14401858 E-mail/PDF: resurgentbknofications@resurgent.com Aug 11 2017 01:21:18  
 Roundup Funding, LLC, MS 550, P.O. Box 91121, Seattle, WA 98111-9221  
 14401860 +E-mail/Text: ebnsterling@weltman.com Aug 11 2017 01:19:47 Shaws Jewelers, 375 Ghent Rd,  
 Fairlawn, OH 44333-4601

District/off: 0315-2

User: bsil  
Form ID: rsc13

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Total Noticed: 54

Date Rcvd: Aug 10, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14401867 +E-mail/Text: bankruptcy@firstenergycorp.com Aug 11 2017 01:20:10 West Penn Power,  
c/o First Energy, Revenue Assurance, 1310 Fairmont Avenue, Fairmont, WV 26554-3526  
14401871 +E-mail/Text: bncmail@w-legal.com Aug 11 2017 01:20:13 World Financial Network National Bank,  
Value City Furniture, c/o Weinstein & Riley, P.S., 2101 Fourth Avenue, Suite 900,  
Seattle, WA 98121-2339

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr  
14521938\* JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
14521939\* +Advanced Recovery System, 901 E 8th Ave Ste 206, King Of Prussia, PA 19406-1354  
+Andrew F. Gornall, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000,  
Philadelphia, PA 19106-1541  
14521940\* +Asset Acceptance, Po Box 2036, Warren, MI 48090-2036  
14521941\* At&T, Po Box 57907 Attn: Dispute Investigatio, Murray, UT 84157-0907  
14521986\* ++CHASE CARD SERVICES, 201 NORTH WALNUT STREET, ATTN MARK PASCALE, MAIL STOP DE1-1406,  
WILMINGTON DE 19801-2920  
(address filed with court: Washington Mutual, Po Box 1093, Northridge, CA 91328)  
14521942\* +Capital One, PO Box 71083, Charlotte, NC 28272-1083  
14521943\* +Certegey, P.O. Box 30046, Tampa, FL 33630-3046  
14521944\* +Chase, Po Box 24696, Columbus, OH 43224-0696  
14521945\* Chase Manhattan Bank, PO Box 830016, Baltimore, MD 21283  
14521946\* Citifinancial, PO Box 830016, Baltimore, MD 21283  
14521947\* +Colonial Acceptance, 312 Fallowfield Ave, Charleroi, PA 15022-1405  
14401830\* +Colonial Acceptance Co, 312 Fallowfield Ave, Charleroi, PA 15022-1405  
14521948\* +Colonial Acceptance Co, 312 Fallowfield Ave, Charleroi, PA 15022-1405  
14521949\* +Comenity Bank/Express, Po Box 182789, Columbus, OH 43218-2789  
14521950\* +Credit Coll/Usa, Po Box 873, Morgantown, WV 26507-0873  
14521951\* +Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956  
14521952\* +Credit Management Company, 2121 Noblestown Road, Pittsburg, PA 15205-3956  
14521955\* ECS of Pennsylvania, P.O. Box 5020, Knoxville, TN 37950  
14521953\* +Eagle Emergency Care Inc., PO Box 28, Washington, PA 15301-0028  
14521956\* +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868  
14521957\* Gemb/Jcp, Po Box 984100, El Paso, TX 79998  
14521959\* +HVHS, 2 Peartree Way, Beaver, PA 15009-1954  
14521958\* +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
14521960\* +JP Morgan Chase Bank, 7255 Baymeadows Way, Mailstop JAXB2007, Jacksonville, FL 32256-6851  
14521961\* +KML Law Group, Suite 5000-Mellon Independence Center, 701 Market Street,  
Philadelphia, PA 19106-1538  
14521963\* +LVNV Funding, Citibank, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
14521964\* LVNV Funding, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
14521965\* +Masterfin, 333 South Anita Drive Suite 150, Orange, CA 92868-3320  
14521966\* +Midland Credit Management, 8875 Aero Dr, San Diego, CA 92123-2255  
14521967\* +Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364  
14401849\* +Midnight Velvet, 1112 7th Avenue, Monroe, WI 53566-1364  
14521968\* +Midnight Velvet, 1112 7th Avenue, Monroe, WI 53566-1364  
14521969\* Mon valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095  
14521970\* +National City, Pob 400104, Pittsburgh, PA 15278-0001  
14521971\* +Natl Recover, 4201 Crums Mill Rd, Harrisburg, PA 17112-2893  
14521972\* Nco Fin/55, Po Box 13570, Philadelphia, PA 19101  
14521974\* +Palisades Collection, 210 Sylvan Ave, Englewood, NJ 07632-2510  
14521975\* Quantum3 Group LLC, P.O. Box 788, Kirkland, WA 98083-0788  
14521976\* Resurgent Capital Services, PO Box 10826, Greenville, SC 29603-0826  
14521977\* +Revenue Recovery, P O Box 2698, Knoxville, TN 37901-2698  
14521978\* Roundup Funding, LLC, MS 550, P.O. Box 91121, Seattle, WA 98111-9221  
14521979\* Sears Roebuck and Co., P.O. Box 2400, Omaha, NE 68103-2400  
14521980\* +Shaws Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4601  
14521981\* +Southwest Gastroenterology, 3515 Washington Road, Suite 570, McMurray, PA 15317-3070  
14521982\* +United Collect Bureau, 5620 Southwyck Blvd Ste, Toledo, OH 43614-1501  
14521983\* +Verizon Wireless/Great, 1515 Woodfield Rd Stel40, Schaumburg, IL 60173-6046  
14521984\* +Washington Hospital, 155 Wilson Avenue, Washington, PA 15301-3398  
14521985\* +Washington Hospital, ATTN: Ed Scheddy, 155 Wilson Avenue, Washington, PA 15301-3398  
14521987\* +West Penn Power, c/o First Energy, Revenue Assurance, 1310 Fairmont Avenue,  
Fairmont, WV 26554-3526  
14521988\* +Wfnnb/Express, Po Box 330066, Northglenn, CO 80233-8066  
14521990\* +Windstream, Attn: Support Services, 1720 Galleria Blvd., Charlotte, NC 28270-2408  
14521989\* +Windstream, 1720 Galleria Boulevard, Charlotte, NC 28270-2408  
14521991\* +World Financial Network National Bank, Value City Furniture, c/o Weinstein & Riley, P.S.,  
2101 Fourth Avenue, Suite 900, Seattle, WA 98121-2339  
14521992\* +Zenith Acquisition, 220 John Glenn Dr # 1, Amherst, NY 14228-2246  
14521954\* eCAST Settlement Corp., Post Office Box 35480, Newark, NJ 07193-5480  
14401861 ##+Southwest Gastroenterology, 3515 Washington Road, Suite 570, McMurray, PA 15317-3070

TOTALS: 1, \* 55, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: bsil  
Form ID: rscl3

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Total Noticed: 54

Date Rcvd: Aug 10, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 12, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Debtor Joseph D. Caputo ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Paul W. McElrath, Jr. on behalf of Joint Debtor Ruth N. Caputo ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5